

**REMARKS/ARGUMENTS**

Claims 66, 71, 72, 75, 78, 79, 83, 86, 91, 92, 94, 95, 97-100, 106-123, and 125 are pending in the application and are subject to restriction. Applicant has cancelled claims 66, 71, 72, 75, 76, 78, 79, 83, 86, 91, 92, 94, 95, 97, 113-116, 118, and 119 and has amended claims 117, 123, and 125. The issues in the present Office Action are:

- An election is required under 35 U.S.C. § 121;
- The drawings are objected to under 37 CFR 1.83(a); and
- The Examiner has requested certain documents cited in Applicant's IDS received 21 June 1999.

**Amendments to the Claims**

The amendments to claims 117, 123, and 125 have been enacted to remove the restrictions associated with the user profile. Claim 117 has been amended in order to not limit the display menu to information found in the user's profile. Likewise, claim 123 has been amended to cancel the limitation restricting the user profile to one that has been configured prior to initiating a transaction. Claim 125 has been amended to remove the limitation requiring that the list of products and services be selected from a user profile associated with the wireless device.

**Election /Restriction Requirement**

The Examiner requires Applicant to restrict the claims in the pending application to one of five groups. Applicant hereby elects the claims of Group V consisting of claims 98-100, 107-112, 117-123, and 125. Applicant has cancelled claims 66, 71, 72, 75, 76, 78, 79, 83, 86, 91, 92, 94, 95, 97, 113-116, 118, and 119 in the present amendment.

Applicant further notes that the Examiner has failed to address or classify independent claim 106 as belonging to one of the five groups available for election. Applicant hereby submits that independent claim 106 fits into the classification specified as Group V pertaining to a system for processing financial data, classified in class 705, subclass 35. Independent claim 106 involves the processing of financial data as shown by the elements listed below:

correlating one or more of said customers to one or more of said transaction amounts;  
 charging said transaction amounts to accounts selected by said customers; and  
 crediting said transaction amounts to accounts selected by merchants at said point of sale locations.

**Drawing Objection**

The Examiner objects to the drawings under 37 CFR 1.83(a) stating that the drawings must show every feature of the invention specified in the claims. Applicant submits that the drawings comply with 37 CFR 1.83(a) and that the features of the pending claims are shown in the drawings as filed.

Applicant submits that all of the features recited in the elected claims are shown in the drawings at least by the elements listed in the following chart:

| <b>Claim</b> | <b>Feature</b>   | <b>Drawing</b>  |
|--------------|--|---|
| Claim 98     | means for receiving said financial data from said point of sale locations                            | Figure 1, elements 11, 18, and 101                                      |
|              | means for receiving said customer information from a wireless network                                | Figure 1, elements 13, 19, 17, 102, and 18                              |
|              | means for correlating said financial data with said customer information                             | Figure 1, element 18; Figure 3, elements 31, 32, 33, 34, and 35         |
| Claim 99     | means for charging transaction amounts for said transactions to sources of funds                     | Figure 1, element 18; Figure 3, elements 18, 31, 32, 33, 34, and 35     |
| Claim 100    | means for said customers to select individual profiles to identify said source of funds              | Figure 2, elements 21 and 22; Figure 3, elements 31, 32, 33, 34, and 35 |
| Claim 106    | correlating one or more of said customers to one or more of said transaction amounts                 | Figure 1, element 18; Figure 3, elements 31, 32, 33, 34, and 35         |
|              | charging said transaction amounts to accounts selected by said customers                             | Figure 3, elements 18, 31, 32, 33, 34, and 35                           |
|              | crediting said transaction amounts to accounts selected by merchants at said point of sale locations | Figure 3, elements 31, 32, 33, 34, and 35                               |

| <b>Claim</b> | <b>Feature</b>   | <b>Drawing</b>   |
|--------------|--|--|
| Claim 107    | <p>receiving financial data from plurality of point of sale locations</p> <p>identifying a geographic area for a customer</p> <p>determining which of said plurality of point of sale locations are within said geographic area</p> <p>if only one point of sale location then communicating financial data</p> <p>prompting customer to select a point of sale location from a list of point of sale locations within geographic area and communicating financial data for a selected point of sale location to customer's wireless device over said wireless network</p> | <p>Figure 1, elements 11, 101, and 18</p> <p>Figure 1, elements 13, 17 and 19</p> <p>Figure 1, elements 11, 13, 17, 19, and 100</p> <p>Figure 1, elements 11, 101, 18, 102, 17, 19, 13, and 100</p> <p>Figure 4, elements 401, 402, 403, 404, and 407; Figure 1, elements 11, 12, 101, 18, 102, 17, 19, 13, and 15</p> |
| Claim 108    | determining whether customer has verified financial data   | Figure 1, element 18; Figure 4, elements 405 and 406   |
| Claim 109    | <p>causing wireless device to display a list of said point of sale locations within geographic area</p> <p>receiving information from said customer's wireless device identifying said selected point of sale location</p>   | <p>Figure 4, elements 401, 402, 403, and 404</p> <p>Figure 1, elements 13, 19, 17, 102, and 18</p>   |
| Claim 110    | <p>playing a voice message to said customers via said wireless device</p> <p>receiving information from said customer's wireless device identifying said selected point of sale location</p>   | <p>Figure 1, element 13</p> <p>Figure 1, elements 10, 13, 19, 17, 102, and 18</p>  |
| Claim 111    | identifying a specific antenna that is communicating with said customer's wireless device  | Figure 1, elements 10, 13, 19, 17, and 100   |
| Claim 112    | financial data comprises product information detected using a bar code scanner coupled to a customer's wireless device   | Figure 1, element 13   |

| <b>Claim</b> | <b>Feature</b>  | <b>Drawing</b>   |
|--------------|---|--|
| Claim 117    | means for displaying point of sale locations to a user  | Figure 1, elements 13, and 15; Figure 4, elements 401, 402, 403, and 404                   |
|              | means for determining a particular point of sale location that is selected by the user for a desired transaction                                | Figure 1, elements 13, 19, 17, 102, and 18; Figure 4, elements 401, 402, 403, 404, and 407 |
|              | means for receiving transaction amounts for one or more transactions at said point of sale location   | Figure 1, elements 11, 101, 18, and 12   |
|              | means for correlating one of said transaction amounts with the user's desired transaction   | Figure 1, element 18; Figure 3, elements 31, 32, 33, 34, and 35                            |
|              | means for transmitting the transaction amount to the wireless device for display to the user  | Figure 1, elements 11, 12, 101, 18, 102, 17, 19, 13, and 15                                |
|              | means for charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction | Figure 3, elements 18, 31, 32, 33, 34, and 35.   |
| Claim 120    | receiving means is linked to said point of sale locations by a data network   | Figure 1, elements 11, 101, and 18   |
| Claim 121    | receiving means is linked to said point of sale locations by a dedicated telecommunications connection  | Figure 1, elements 11, 101, and 18   |
| Claim 122    | receiving means receives transaction amounts from said point of sale locations via a wireless network   | Figure 1, elements 11, 101, and 18   |

| <b>Claim</b> | <b>Feature</b>   | <b>Drawing</b>  |
|--------------|--|---|
| Claim 123    | connecting a user to a centralized financial services application via a wireless network   | Figure 1, elements 13, 19, 17, 102, and 18  |
|              | identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device | Figure 1, elements 13, 19, and 17   |
|              | transmitting a list of transaction locations to be displayed to the user via the wireless device   | Figure 1, elements 13, 15, 19, and 17; Figure 4, elements 401, 402, 403, and 404          |
|              | receiving a transaction location selection from the user   | Figure 1, elements 13, 14, 19, and 17   |
|              | transmitting a list of point of sale terminals to be displayed to the user via the wireless device   | Figure 1, elements 18, 102, 17, 19, 13, and 15; Figure 4, elements 401, 402, 403, and 404 |
|              | receiving the point of sale selection from the user  | Figure 1, elements 13, 14, 19, 17, 102, and 18  |
|              | transmitting a transaction amount to be displayed to the user via the wireless device  | Figure 1, elements 11, 12, 101, 18, 102, 17, 19, 13, and 15                               |
|              | prompting the user to accept or reject the displayed transaction amount  | Figure 4, element 405   |
|              | authorizing a financial transaction for the transaction amount at the point of sale terminal   | Figure 4, element 406   |

| <b>Claim</b> | <b>Feature</b>  | <b>Drawing</b>                 |
|--------------|---|--------------------------------|
| Claim 125    | initiating a call to a centralized financial services application   | Figure 4, element 400          |
|              | selecting a desired type of product or service from a list displayed on the wireless device   | Figure 4, element 401          |
|              | selecting from a second list displayed on the wireless device, a location where the type of product is offered  | Figure 4, elements 402 and 403 |
|              | selecting a particular point of sale terminal at the selected location  | Figure 4, element 404          |
|              | receiving a transaction amount that is associated with the point of sale terminal, wherein the transaction amount is displayed on the wireless device | Figure 4, element 405          |
|              | completing the financial transaction by approving the displayed transaction amount  | Figure 4, element 406          |

The foregoing table is presented merely to illustrate that the pending claims comply with 37 C.F.R. § 1.83(a) and should be allowed without objection. Applicant does not intend this chart to limit the scope of the pending claims or to require that the claims include any feature of the exemplary embodiment illustrated by the drawings.

In view of the foregoing, Applicant submits that the drawings show every feature of the pending claims. Therefore, the drawings comply with 37 CFR 1.83(a).

#### **Information Disclosure Statement**

The Examiner has requested that the Applicant provide copies of certain documents cited in the Information Disclosure Statement dated June 17, 1999. Applicant has included herewith a copy of the cited Information Disclosure Statement along with copies of the cited Foreign Patent Documents.

#### **Conclusion**

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE."

Application No.: 08/997,489

Docket No.: 51410-P003US-09705003

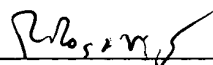
In view of the above, each of the elected claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 06-2380, under Order No. 51410-P003US-09705003 from which the undersigned is authorized to draw.

Dated: May 7, 2003

Respectfully submitted,

By

  
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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

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Cancel claim 66.

Cancel claims 71 and 72.

Cancel claims 75 and 76.

Cancel claims 78 and 79.

Cancel claim 83.

Cancel claim 86.

Cancel claims 91 and 92.

Cancel claims 94 and 95.

Cancel claim 97.

Cancel claims 113-116.



117. (Amended) A system for processing financial data, wherein the financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, the system comprising:

means for displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile ~~that is created by the user so that only information identified in the user's profile is listed on the menu;~~

means for determining a particular point-of-sale location that is selected by the user for a desired transaction;

means for receiving transaction amounts for one or more transactions at said particular point-of-sale location;

means for correlating one of said transaction amounts with the user's desired transaction;

means for transmitting the correlated transaction amount to the wireless device for display to the user; and

means for charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

Cancel claims 118 and 119

123. (Amended) A method for completing a financial transaction using a wireless device comprising:

- connecting a user to a centralized financial services application via a wireless network;

- identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device;

- transmitting a list of transaction locations to be displayed to the user via the wireless device, wherein said list of transaction locations is selected from a user profile ~~that has been configured by the user prior to initiating a transaction~~ and is selected in part based upon the user's current location;

- receiving a transaction location selection from the user;

- transmitting a list of point-of-sale terminals to be displayed to the user via the wireless device, wherein the point-of-sale terminals are located at the selected transaction location;

- receiving a point-of-sale selection from the user;

- transmitting a transaction amount to be displayed to the user via the wireless device, wherein the transaction amount is associated with the selected point-of-sale terminal;

- prompting the user to accept or reject the displayed transaction amount; and

- authorizing a financial transaction for the transaction amount at the point-of-sale terminal.

125. (Amended) A method for processing a financial transaction using a wireless device comprising:

- initiating a call to a centralized financial services application;

- selecting a desired type of product or service from a first list displayed on the wireless device, ~~wherein the list of products and services are selected from a user profile associated with the wireless device;~~

- selecting, from a second list displayed on the wireless device, a location where the selected type of product or service is offered;

- selecting a particular point-of-sale terminal at the selected location;

- receiving a transaction amount that is associated with the point-of-sale terminal, wherein the transaction amount is displayed on the wireless device; and

- completing the financial transaction by approving the displayed transaction amount.